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IN THE UNITED STATES PATENT & TRADEMARK OFFICE

Application No.	09/717,700	Inventor(s): Minot et al.
Filed: 20 NOV 2000		Attorney Docket No.: 0326-138A [009974-34-5053-US]
Customer No. 09629		Confirmation No.: 8486
Title: METHODS, APPARATUS AND ARTICLES OF MANUFACTURE FOR MARKETING MORTGAGE AND/OR CREDIT SERVICES OVER THE WEB		
Examiner: Alpert, James M.		Art Unit: 3624

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**SUPPLEMENTAL RESPONSE TO OFFICE ACTION MAILED NOVEMBER 7, 2005**  
**(RESPONDING TO NOTICE OF NON-COMPLIANT AMENDMENT MAILED JULY**  
**28, 2006)**

Sir:

This Supplemental Response incorporates the Response filed on May 5, 2006, and corrects the problems identified in the Notice of Non-Compliant Response mailed July 28, 2006. Claims 45-51 have been supplied with status identifiers, and a more explicit explanation has been provided as to why new claims 44-51 are patentable over the cited art.

In response to the Office Action mailed November 7, 2005, the following amendments and remarks are respectfully submitted.